

UNION BANK

OF CANADA

Partial Capital, Reserve Fund and Undivided Profits (Over) \$3,375,000
Total Assets (Over) \$69,000,000

Save Systematically

Half-yearly, occasional saving seldom accomplishes much. It's the steady, persistent, regular depositing of so many dollars a week, or month, or season, in the Union Bank of Canada, which makes one financially independent. The money accumulates all the more rapidly, too, because of the interest which is added every six months.

Try it.

J. F. MILLER, CLARESHOLM, ALTA.
Branch Office at Barons
LONDON, ENG., BRANCH: F. W. ASKE, Manager.
31 Threadneedle St., E.C. G. M. C. BART SMITH, Assistant Manager.

We are now booking orders for

WINTER SUITS

Made-to-Order by the

ART TAILORING COMPANY

CALL AND INSPECT OUR NEW SAMPLES AND STYLES.

SAISFACTION GUARANTEED IN EVERY WAY.

CARL J. BRAREN

Th Old Reliable and
Up-to-date Clothier

MILNES & NOBLE

MONEY TO LOAN

ON FARM SECURITY
At Lowest Rates of Interest

APPLICATIONS ATTENDED TO PROMPTLY

Offices At

CLARESHOLM AND NOBLE, ALBERTA.

THE WESTERN CANADA LUMBER CO., LTD.

Successors to
The Claresholm Lumber & Grain Co.

* Cypress, Whitewood, Birch, N. Pine, Oak, hestnut, etc. A line of Shingles and Hardwood Flooring, well worth your inspection. :o: :o: :o:

* Our Yard is exceptionally well stocked with every kind and class of High Grade Lumber and Building Material

OLE THOMPSON

Yard Manager

Dr. R. M. Riggs
RESIDENT DENTIST

3rd ave. Opposite Wilton Hotel

Forty years in use, 20 years the standard, prescribed and recommended by physicians. For Woman's Ailments, Dr. Martell's Pills, at your druggist.

Another for "Mixed" Farming

C. K. Spurr, Carstairs, came to town in his demob and also brought in a small box containing fifty-six pounds of butter for which he will receive \$16 a pound, or altogether

Claresholm Review.

ESTABLISHED 1901.

Printed and published weekly

\$1.50 PER YEAR SINGLE COPIES 5c.

H. DUNCAN, Publisher.

Crop Rotation Distributes Labor

A FACTOR IN THE SOLVING OF THE FARM HELP PROBLEM

With a rotation of crops there may be an economy of labor. It distributes the labor throughout the year, since different crops are sown at different times and come to maturity at different times. The continuous employment of men may be very advantageous, in that the farmer will be able to secure better help if he is able to offer steady employment.

The bad results of raising single products in extended districts may be seen in the great wheat district of the Northwest. For many of the men employed in the rush season to take care of the grain crop there is a very little true home life. Men are often herded together like cattle, sleep where they may, and subsist in the last way they can. The work is hard while it lasts, and then it is abruptly ceases, and the men are left to find work wherever they may. This intermittent labor is demoralizing, especially to the younger men, and the higher the wage and the shorter the period of service the worse it is.

The welfare of the workman and his family should receive consideration. The man following a rational rotational and who keeps live stock is in a position to secure the best class of help because he can give employment all the while year through. One thing that was clearly brought out by the Agricultural Survey in 1911, by the Committee on Lands of the Commissioner of Conservation, was that the labor problem is a very serious one and is becoming very acute in many places. The homogenous help is by all means the most satisfactory and the man who follows a rotation and distributes the work over the year will not be so dependent on outside help as the single cropper is, especially at the rush season.—Conservation.

Work Farm For Criminals

CRIMINALS MAY EARN MONEY IN JAIL TO SUPPORT FAMILIES.

Edmonton, Alta., Jan. 21.—Human drudges and prisoners will work out their keep and fines on a municipal farm if the tentative plan, suggested by Mayor Short, is adopted by the council of Edmonton. The question of establishing the farm and the building of a model home for neglected children will come up for discussion and action at a meeting early in February.

Judge Taylor of the criminal court, who is heartily in favor of the establishment of a work farm, said today: "We should have some system whereby while in prison a man might be able to earn sufficient money to support those depending upon him during his incarceration. A plan might be arranged allowing prisoners to do certain work and the wages thus earned could be handed to the family to support them. It is difficult to give justice when by sentencing a man to prison it is known that by so doing suffering will be thrust on innocent women and children."

Silas H. Carpenter, chief of the press department of Edmonton, who has had 25 years' experience in dealing with all kinds of wrongdoers, is of the impression that if the institution were placed under expert management much better results would result. "and" he added, "we should take a step toward the ideal of crime prevention. I believe that drunkenness is a disease and often hereditary, also that crime in any form is a species of insanity. The time cannot be far distant when science will recognize these truths."

the sum of \$1000. As he was coming to town he overtook a farmer who was driving a four-horse team attached to a wagon. He was hauling oats to the elevator for which he received 25c per bushel, or approximately \$1000 for his double wagon box of oats. The humor of the situation strikes us, but after all, it is a serious matter.

Let us size up the situation: Here is a farmer who has been waiting all through the season with the hope of raising a good crop, and in all probability the only thing that he did ask and has to depend on that for his years subsistence, while on the other hand, here is another farmer who milks a few cows, he also puts in a crop, he looks forward to a crop of course, but if hail or drought, or too much moisture, or frost comes his way, he is not so seriously alarmed, he knows that if his crop is not up to the standard for marketing he can feed it to his stock, and apart from this he has a steady income all the year round through the sale of milk, cream, or butter and he also has the increase of his stock to dispose of should he care to do so. Which do you prefer?—Carstairs Journal.

Provincial Government

Elevator Policy

That the elevator policy of the provincial government will receive the full endorsement of the United Farmers of Alberta and the farmers of the province generally is assured. There can be no misunderstanding the attitude of the government on this important question, and Mr. Sifton and his colleagues are being warmly greeted by the members of the executive of the United Farmers of Alberta for the stand taken.

"The position of the government on this matter is plain," said Mr. Sifton when asked for a statement. "The government is favorable to assisting in the construction of farmers' elevators with proper precautions taken to see that the farmers get the advantage of these elevators, and precautions to see that the control of them does not pass out of the hands of the farmers of Alberta. To this end a committee of members of the government, consisting of Hon. Malcolm McKenzie, provincial treasurer, Hon. Charles Stewart, minister of municipalities, and Edward J. Friesen, Western manager of the Grain Growers, Grain Co. and honorary and general adviser to the United Farmers of Alberta, has been formed to go into the matter. This committee has been authorized to engage the services of Attorney A. G. McKay at the expense of the government, and with this gentleman they will meet and try and crystallize their ideas into an act which will properly safeguard both the money and the rights of the farmers, and this act will be presented at the next session of the legislature."

President Teghlus, Secretary Friesen, Vice president Quinsey and Carwell, Director Bevington, and Woodbridge speak highly of the sympathetic view taken by the government and the assistance given them to draw up suitable legislation, and are declaring that is no doubt but that satisfactory legislation for the farmers interests will be drawn up and presented.

Change in Pre-Emption Regulations

By far the biggest piece of news given out this year and which will be received by the people of the west with the utmost interest, is the announcement from Ottawa of the latest change in the homestead and pre-emption laws. The Calgary News-Telegram in a recent issue contains the following interesting account: The recent change allows a man to secure his pre-emption land without actually living on his homestead, providing his homestead duties have been fulfilled. Formerly the law called for a man who had a homestead to continue on it even though he had no duties on his actual homestead duties in order to retain his pre-emption. That meant that he had to stay on his homestead until the duties relating to his pre-emption were fulfilled. Such a law might require a home-

Begin the Year Right

By having a photo of each member of your family. One never knows what may happen.

The Claresholm Art Studio

We have the Newest Fancy Mounts.

Don't Put Off making an appointment for a sitting.

We have been very successful with the PHOTOS OF CHILDREN. Send a family group to the old folks. It will be almost as good as a visit from you.

A. Erickson will save you money on your coal



He gives you 2000 lbs. to the ton.
He sells only the best grade of Lethbridge coal.
No waste. More heat.
Less coal used.

His prices: \$8.00 at shed; \$4.00 at shed; \$5.00 delivered.

He has personal knowledge what and how to buy. You get the advantage of his experience.

A. ERICKSON

Successor to the Western Canada Lumber Co's Coal Business

Taste in Smokes

You are particular where and what you eat—why not be as particular where you buy your smokes and what you buy in the tobacco line. Our stock is kept in dust-proof cases it is always fresh and of the best quality. Your favorites are always to be found at the



WILTON HOTEL TOBACCO STAND
J. A. MITCHELL, Prop

The Youth's Companion

For 1913

The best stories, articles by famous men and women, athletic for boys, profitable occupations for girls, domestic helps and economies—all for

Less 4 cts. a week

The contents of the fifty two issues of The Youth's Companion for 1913 if published in book form would fill thirty volumes of the most varied reading ordinarily reading \$1.50.

GREAT FAMILY COMMISSION

The Claresholm Review 1.50
The Youth's Companion \$2.25

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steadier to hold his original quarter for almost double the period called for in the homestead service in order to retain his pre-empted land.

By the new arrangements, a homesteader who has put in the necessary residence and qualified with his improvements, may receive his patent and sell or dispose of the quarter as he desires, regardless of whether his pre-empted land duties are completed or not.

The letter of advice received from the Dominion Land Office says that in view of the recent change in the regulations, pre-emption entries will now be handled without reference to

the question of whether or not the holder thereof could, on his homestead, patented—High River Times.

When the Sleener Wakes.
She—What did you mean by kissing me when I was asleep in the hammock this morning?
He—I only took one little one.
She—You didn't. I counted at least seven before I woke.

No Malice.
Farmer (to horse dealer)—No, I don't bear ye no malice. I only hope when you're staked by a pack of rascals, that you'll remember me. He—Then you said me.—The Star.



Thomas A. Edison's Blue Amber Records

have increased the enjoyment of the
Edison Phonograph

An Edison entertainment has always meant the best that the opera, concert and vaudeville stage can offer.

The use of Blue Amber Records means that these selections, clear, sweeter and longer, can be repeated thousand of times with the same perfect result. And they are practically unbreakable. Ask your dealer to play some for you and you'll be convinced.

Thomas A. Edison, Inc., 100 Lakeside Ave., Orange, N. J., U. S. A.
A complete line of Edison Phonographs and Records will be found at

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Clareholm, Alta.

Be Careful in building that Home.

POOR LUMBER gives a house a cheap shabby look which makes it difficult to rent. If it is to live in you want to be proud to show it to your friends, and the fuel bills are large where low grade lumber is used. We make a specialty of high grade and 'classy' material that you will want to use. We have built up the largest retail business in Western Canada by being very fussy as to grades and selling better stuff than is sold elsewhere at prices as low as those asked for the inferior kinds. If your contractor uses **CROWN LUMBER** it means that he is a man who wants the best of everything and it is the best recommendation he could have.

CROWN LUMBER Co. Limited.

UNRESERVED ACTION SALE

at the farm of

MR. W. T. RIGBY

adjoining Clareholm on the west, on

Wednesday, Feb. 19th

at 10 o'clock sharp. Lunch at 1 o'clock.

- | | |
|---------------------------------------|------------------------------------|
| 20 HORSES | 20 12 bottom Gang Plow |
| 1 Sorrel Mare, weight 1600 | 1 Sulkij Plow, stable and breaking |
| 1 Black Mare, weight 1400 | 1 Heavy Wagon |
| 1 Bay Mare Clyde, registered, wt 1600 | 2 Drag Harrows |
| 1 Black Mare, weight 1300 | 1 Mowing Machine |
| 1 Sorrel Gelding, weight 1500 | 1 Garden Cultivator |
| 1 Gray " " 1500 each | 1 Horse Rake |
| 1 Buckskin Gelding, 1500 | 4 Wagons |
| 1 Bay " " 1400 | 1 Hay Rake |
| 1 Brown " " 1400 | 5 sets Double Work Harness |
| 1 " " 1400 | 1 Deumont Wagon |
| 1 " " 1400 | 1 Saddle |
| 1 Cream " " 1400 | 2 sets Double Driving Harness |
| 1 " " 1400 | 2 sets Single Driving Harness |
| 1 Bay " " 1300 | 1 Cream Separator |
| 1 " " 1300 | 1 Hand Grindstone |
| 1 Gray " " 1300 | 1 set Blacksmith Tools, ETC. |
| 12 year old Gelding | 1 Range |
| 11 year old " " | 1 Gasoline Stove |
| 1 Colt, last spring | 1 Heating Stove |
- CATTLE, HOGS, CHICKENS.**
1 Jersey Cow of 4 these cows are all blooded Jersey stock. The cows are all fresh milk cows or coming fresh.
3 grade Jersey Heifers
3 Calves
12 Brood Sows
2 Full-blood Buttrington Cocks
4 " " Plymouth Rock Cocks
60 " " Heus
- MACHINERY**
1 McCormick Binder
2 Deering Binders
2 Grain Drills
1 12-bottom Gang Plow

TERMS:—All sums of \$20 and under, CASH. Over that amount, credit will be given on approved Joint and Several Bankable notes, due November 1st, 1918, bearing interest at the rate of 10 per cent per annum. Ten per cent will be allowed for cash on all sums over \$20.

W. T. Rigby, Owner.
Pat Murphy, Auctioneer.
Norman Holmes, Clerk.

THE DOMINION BANK

Proceedings of The Forty-Second Annual General Meeting of the Shareholders

THE FORTY-SECOND ANNUAL GENERAL MEETING OF THE DOMINION BANK was held at the Banking House of the Institution, Toronto, on Wednesday, 20th January, 1918.

There was a large number of shareholders present. It was moved by A. W. Austin, seconded by E. W. Hamlin, that Sir Edmund H. Cress, M.P., do take the chair, and that Mr. C. A. Rogers do act as Secretary.

Mrs. E. H. Cress, K.C., and W. Gibson Cassels were appointed scrutineers.

The Secretary read the Report of the Directors to the Shareholders, and submitted the Annual Statement of the affairs of the Bank, which is as follows:

To the Shareholders:

The Directors beg to submit the Forty-second Annual Report of the affairs of the Bank, and the result of the operations for the twelve months ended 31st December, 1917, which they feel will be received with satisfaction by the Shareholders.

Net profits for the year, after deducting all charges and making full provision for bad and doubtful debts: \$61,529.44
Premium received on new Capital Stock: 257,200.00

Balance at end of year: \$1,693,846.17

Which has been disposed of as follows:

Dividends quarterly at Twelve per cent, per annum: \$58,836.53

Bonus, Two per cent: 169,000.00

Total distribution to Shareholders of Fourteen per cent, for the year: \$227,836.53

Contribution to Officers' Pension Fund: 25,000.00

Transferred to Reserve Fund—Premium on New Stock: 297,200.00

Balance of Profit and Loss carried forward: \$1,693,846.17

RESERVE FUND:

Balance at credit of account 20th December, 1917: \$5,762,759.37

Transferred from Profit and Loss Account: 257,200.00

Total Reserve Fund: \$6,020,000.00

There has been a further gratifying increase in the business of the Bank, as evidenced by the figures in the Statement presented. The prosperity of the country and the business and commercial conditions have continued to the employment of its funds in unusual advantage throughout the year, resulting in earnings sufficient to enable the Directors to declare a bonus of 2 per cent, in addition to the usual dividend of 12 per cent.

To make the general average of the Bank's business in Canada, in which this Bank continues to participate, your Directors decided to issue to the Shareholders of record of 1st January, 1918, a further \$1,000,000 of new Capital Stock, a premium of 100 per cent.

This issue is a part of the raising of new stock authority by the Shareholders at the Annual Meeting of the 25th January, 1917, and duly approved by the Treasury Board at Ottawa. Particulars of this allotment will be given forthwith to the Shareholders by circular. When payment of this issue has been made in full the paid-up Capital of the Bank will amount to \$10,000,000, and of the total Authorized Capital of \$10,000,000 there will remain undistributed \$1,000,000.

Owing to the growing importance of the Bank's business the Directors considered it advisable to recommend an increase in their number from nine to eleven, and a by-law will be submitted to you covering the change.

You will also be asked to give your sanction to a by-law increasing the remuneration of the Directors, made necessary by these additions to the Board.

In connection with Bank Premises the year just closed was one of unusual importance, several transactions of great moment having been brought to completion.

You were informed at the annual meeting in 1917 of the purchase of the premises on the Northwest corner of King and Young Streets, Toronto, for the purposes of Head Office premises, as your Directors were at that time unable to acquire sufficient immediately adjoining the present site. Last year, however, they succeeded in purchasing the property directly south of that now occupied, and extending to Melville Street. A sale of the northeast corner was subsequently effected at a satisfactory price.

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Necessary outlays have been made for improvements to several offices already established, for new Branches opened, and for the purchase of the premises which the Bank has for many years occupied at the corner of Queen and Shawmut Streets, and additional property was acquired adjoining our Windsor, Ont., Branch.

Since we were also secured at West Toronto, Edmonton South (formerly known as the Bank of Montreal) and additional property was acquired adjoining our Windsor, Ont., Branch.

The following gentlemen were elected Directors for the ensuing year: Mr. W. A. Austin, Mr. E. W. Hamlin, Mr. H. H. Hutchison, Mr. J. C. Eaton, J. J. Fox, K.C., M.L.A., E. W. Hamlin, Mr. H. H. Hutchison, Mr. D. Matthews, Mr. M. K. Stanton, and Mr. E. H. Cress, M.P. Mr. C. A. Rogers was re-elected President, and Mr. W. D. Matthews Vice-President for the ensuing year.

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Your Dollars

Will Stretch



In a way that will most agreeably surprise you when you buy your Dry Goods, Groceries and when foot-wear at Fisher's. We want your trade and will give you value for your money.

We take Butter and Eggs as cash.

Please to our order and get Prompt Delivery.

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M. FISHER

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A complete line of Shelf and Heavy Hardware.

We have just received a shipment of six and eight gallon Dairy Cream Cans, which are selling at the right price. Any person sending cream to the creamery would do well to see us before buying.

See our line of stoves and ranges.

Agents for: McClary's Farm Ranges
Monarch Steel Ranges
Moffatt's National Stove.

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Good Seeding

Prof. Bedford's BOOK SENT FREE TO FARMERS INTERESTED ENOUGH TO ASK FOR IT.

Under the appropriate title "Good Seeding," the Better Farming Association of Winnipeg, have issued a attractive booklet written by Prof. S. A. Bedford, deputy minister of agriculture for Manitoba. It is being sent free of charge to all farmers who are sufficiently interested to send in their names.

Prof. Bedford needs no introduction to the farmers of Western Canada. Prior to assuming his present office he was professor of Field Husbandry at the M. A. C. It was, however, as superintendent of the Dominion Experimental Farm at Brandon, Man., that Prof. Bedford made his greatest contribution to farming in this country. Needless to say in dealing with the timely subject of "Good Seeding," he has drawn upon his thirty years of experience, which peculiarly qualifies him to deal with it.

C. This Better Farming organization was formerly the Correspondence School of Scientific Farming, but it has widened its province and while aiming to give the maximum return at the smallest outlay is not a big money making organization. As intimated above there is absolutely no charge made for Prof. Bedford's booklet, "Good Seeding." It will be sent free, postage prepaid, to farmers who are interested enough in "making good" to ask for it. It is not being cheapened by being sent broad cast. You've got to ask for it. We would advise you to do so. Send your name and address to "The Better Farming Association," 4th Floor, Bell Block, Winnipeg, and you will get a copy.

Strayed from the Glangary Ranch on about December 2nd, a brown horse and dog, answers to the name of "Brownie." Any person having this dog in his possession or who can furnish any information leading to his recovery, will be paid the above mentioned reward. Address: Theo. Moore, Glangary Ranch.

Agents Wanted

For Clareholm and districts to sell "CANADA'S GREATEST NUTRIMENT" Healthy fruit trees, small fruits, Rubarb, Seed Potatoes, Seedlings and rooted Cuttings for strawberries, Shrub, Evergreens, Bulbs, etc.

Tested and recommended by WESTERN EXPERIMENTAL STATIONS

Highest commissions paid.

Handsome free outfit. Send for particulars and order now.

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Five Dollars Reward

Strayed from the Glangary Ranch on about December 2nd, a brown horse and dog, answers to the name of "Brownie." Any person having this dog in his possession or who can furnish any information leading to his recovery, will be paid the above mentioned reward. Address: Theo. Moore, Glangary Ranch.

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